



# WELCOME

## to the Rhode Island Child Support Kids Card Program!

BRC11255

[www.myaccount.chase.com](http://www.myaccount.chase.com)

*The Rhode Island Department of Human Services is providing this card so you can have more control over your child support payments. No more lost or destroyed paper checks. With the Kids Card, you can access your child support payments 24 hours a day, 7 days a week through retail Point-of-Sale (POS) terminals and Automated Teller Machines (ATMs) anywhere you see the Visa logo.*

### STEP 1: Activate Your Card

**Before you can use your Kids Card, you must call the Chase Customer Service Help Line at 1-866-300-9888 to activate it.**

To activate your card, you must select two different numbers:

- A **6-digit telephone access code** that will allow you to access your account information on the Chase Customer Service Help Line, and
- A **4-digit Personal Identification Number (PIN)** that will allow you to use your card at select retail locations and at ATMs. You will also need your PIN to access your account information online.

Follow these steps when you call to activate your card:

1. Select your 6-digit access code.
2. Remain on the line to hear your account balance.
3. Choose the main menu option for selecting your PIN.
4. Select your 4-digit PIN.
5. Your card is now ready for use.

**IMPORTANT: You will not be able to use your card until you have selected both numbers.**

Sign the back of your card immediately.

**THIS CARD IS VALID FOR THREE YEARS. YOU MUST KEEP IT FOR CURRENT AND FUTURE PAYMENTS.**

### STEP 2: Use Your Card

#### For all your everyday purchases...

You can use your card anywhere that accepts Visa debit cards, including grocery stores, retail stores, restaurants and more! Just insert your card into the Point-of-Sale (POS) terminal and choose "Credit" or "Debit."

#### If you choose Credit:

Sign the receipt or sign on the POS terminal. You don't need to enter your 4-digit PIN – **just swipe, sign and go!**

#### If you choose Debit:

1. Enter your 4-digit PIN.
2. Tell the cashier if you would like cash back with your purchase. (Many locations, including grocery stores and U.S. post offices, will provide cash back with a purchase.)
3. The cashier will enter the purchase amount and the amount of cash you requested (if applicable).

You can also use your card to place phone or Internet orders – just provide your card number and expiration date.

#### To get cash...

In addition to getting cash back with a purchase, you can also use your card to withdraw cash at over one million ATMs anywhere, with surcharge-free access at any Chase or Allpoint ATM in the U.S. Just look for ATMs that display the logos on your card and:

1. Insert or swipe your card and enter your 4-digit PIN.
2. Press "Withdrawal" and then "Checking." Follow the instructions until the transaction is completed.
3. Take your cash, your card and your receipt.

All debit or credit purchases and cash withdrawals will come directly out of your account. You will receive a receipt for every transaction.



## FREQUENTLY ASKED QUESTIONS

### What is the best way to avoid paying fees to access my money?

**There is never a fee for using your card to make signature-based purchases at millions of retail locations that accept Visa debit cards.** Please see the Fee Schedule included on the letter your card was attached to in this package for a complete list of fees.

### What is a denied transaction fee?

You will be charged a \$1.00 fee if your transaction is denied because you do not have enough funds in your account to pay for your purchase or cash withdrawal. To avoid this fee, simply keep track of your account balance.

### How can I find out my account balance?

The easiest way to check your account balance for free is to visit the Chase cardholder website at [www.myaccount.chase.com](http://www.myaccount.chase.com). You can also check your balance by calling Chase Customer Service or by doing a Balance Inquiry transaction at an ATM. There may be a fee for an ATM Balance Inquiry transaction.

### What is the difference between a transaction fee and an ATM surcharge?

An *ATM surcharge* is a fee charged by the ATM owner and the amount varies by owner. There is no surcharge at any Chase or Allpoint ATM in the U.S. Chase may charge a *transaction fee* for ATM withdrawals. Please see the Fee Schedule included on the letter your card was attached to in this package for a complete list of fees.

### Will I have to pay ATM surcharges?

Your card has access to over 40,000 surcharge-free Chase and Allpoint ATMs. Please note that at Allpoint ATMs you must press "YES" to accept the surcharge and proceed with your withdrawal. **You will not be charged the surcharge, nor will the surcharge be deducted from your account.** You can verify this by checking your ATM receipt. Many other ATM owners do charge a fee to use their machines. If you use an ATM with a surcharge, that fee will be charged to your account. Chase has no control over other ATM owners' surcharge fees.

### How can I find a surcharge-free ATM?

To locate the nearest Chase ATM, visit [www.chase.com](http://www.chase.com).

Allpoint ATMs can be found in many retail locations, including major grocery stores, convenience stores and gas stations. For the location of the nearest Allpoint ATM, visit [www.allpointnetwork.com](http://www.allpointnetwork.com) and type in your ZIP code.

### How much money can I withdraw from an ATM?

You may withdraw up to the balance available in your Kids Card account or the maximum allowed by the ATM.

### What if I enter the wrong PIN or forget my PIN?

If you are having trouble remembering your PIN, **do not** try to guess your PIN when entering it on a POS terminal or ATM. For your security, your card may be locked after three incorrect PIN entries. If you forget your PIN, call Chase Customer Service at **1-866-300-9888** to select a new one.

### Can I go to a bank teller and withdraw money from my Kids Card?

You may withdraw cash from a teller (also called a "cash advance") at a Chase location or any bank that displays the Visa logo. You are not required to have an account at the bank but must have one piece of photo identification.

### Can I make a deposit to my Kids Card?

No. Personal deposits cannot be made to the Kids Card. The card is only intended for Rhode Island Child Support payments.

### Can I pay bills with my Kids Card?

Yes. You can pay your bills online at [www.myaccount.chase.com](http://www.myaccount.chase.com). Or simply present your 16-digit card number anywhere Visa is accepted, including online.

### What if my card doesn't work?

If your card doesn't work, please make sure that you have an available balance on the card. If an ATM doesn't accept your card, it may be out of service; simply try another ATM.

### What should I do if I lose my card?

If your Kids Card is lost, stolen or damaged, call Chase Customer Service at **1-866-300-9888** to request a new card. Please see the Fee Schedule included on the letter your card was attached to in this package for fees related to a replacement card.

### Do I get a monthly paper statement?

Chase automatically provides a free monthly electronic statement for your account. You can view up to 12 months of statements online anytime at [www.myaccount.chase.com](http://www.myaccount.chase.com). Just select "Account - Online Statements."

If you would like to also receive a paper statement, visit [www.myaccount.chase.com](http://www.myaccount.chase.com) and click on "Self Service" (or call Chase Customer Service).

### How can I get help with my card or account?

You can access all of your account information online at the My Account website. It's safe, secure **FREE!** Just go to My Account at [www.myaccount.chase.com](http://www.myaccount.chase.com) and have your card number ready.

You can also get help with your Kids Card by calling Customer Service at **1-866-300-9888**.

## SAFETY TIPS

- At ATMs, be alert for lights not working, anyone loitering nearby or shadowed areas where someone might hide; consider coming back later if you notice anything or anybody suspicious.
- Avoid scams — Chase will never contact you via e-mail for personal information about your account (PIN, social security number, etc.). If you ever get an e-mail asking for this information, do not reply and delete it immediately.

## Save Time and Money... Pay Your Bills Online!

Simplify your life by paying your bills anytime, anywhere with Online Bill Payment from Chase.

No more standing in line to buy expensive money orders or going to the post office to mail your bills.

With Online Bill Payment, paying your bills is quick and easy. And you can pay almost any company or person in the U.S. — electric company, water company, cell phone and even the rent — with funds deducted directly from your Kids Card account.

Visit [www.myaccount.chase.com](http://www.myaccount.chase.com) and try Online Bill Payment!